

In re:
James Elliott Vane
Debtor

Case No. 16-50303-ltb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0419-5
Date Rcvd: Mar 07, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2022:

Recip ID	Recipient Name and Address
db	James Elliott Vane, 1110 Cornstalk Ln., Catawba, NC 28609-8056
5334896	+ Capital One Bank (USA), N.A., Attn: Corporate Officer, P.O. Box 12907, Norfolk, VA 23541-0907
5334898	Catawba County Tax Collector, P.O. Box 368, Newton, NC 28658-0368
5334902	+ Db a Paragon Revenue Group Corporate, Headquarters, Attn: Corporate Officer, 216 Le Phillip Ct, Concord, NC 28025-2954
5334904	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court., Fifth Third Bank, Madisonville Operations Center, Attn: Corp Officer, MD 1M0C2N, Cincinnati, OH 45263
5334905	+ First Tennessee, Attn: Corp Officer, 1555 Lynnfield Building C, Memphis, TN 38119-7227
5334906	George Brown and Associates, Attn: Corporate Officer, 2200 Crownpoint Executive Drive, Charlotte, NC 28227-7754
6155564	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5938362	+ Joel Benton Barker, Ronda Ann Barker, c/o Law Offices of Beth Carter, PO Box 1553, Denver, NC 28037-1553
5962372	+ Joel and Ronda Barker, c/o Law Offices of Beth Carter PLLC, PO Box 1553, Denver, NC 28037-1553
5334910	Kubota Credit Corporation, Attn: Corp Officer, 4400 Amon Carter Blvd St, Fort Worth, TX 76155
5334912	+ Lake Norman Regional Medical Center, Attn: Corporate Officer, 171 Fairview Road, PO Box 3250, Mooresville, NC 28117-3250
5334913	+ M & J Loans, Attn: Corp Officer, 409 S. Lafayette St., Shelby, NC 28150-5836
5366380	+ M & J Loans of Shelby, Inc., 409 S. Lafayette St., Shelby, NC 28150-5836
5334915	+ Nationstar Mortgage, LLC, Attn: Corporate Officer, PO Box 619079, Dallas, TX 75261-9079
5334917	+ Shapiro and Ingle, L.L.P., 10130 Perimeter Parkway, Suite 400, Charlotte, NC 28216-0034
5355797	+ THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
5355980	+ THE BANK OF NEW YORK MELLON, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Mar 07 2022 18:12:00	U.S. Bank National Association, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
5334888	EDI: GMACFS.COM	Mar 08 2022 00:19:00	Ally Financial, Attn: Corp Officer, PO Box 130424, Roseville, MN 55113-0004
5334887	EDI: GMACFS.COM	Mar 08 2022 00:19:00	Ally Financial, Attn: Corporate Officer, PO Box 380902, Bloomington, MN 55438-0902
5334889	EDI: BANKAMER.COM	Mar 08 2022 00:20:00	Bank of America, Attn: Corporate Officer, PO Box 982235, El Paso, TX 79998-2235
5334893	Email/Text: bankruptcy@bbandt.com	Mar 07 2022 18:12:00	BB&T, Attn: Corp Officer, PO Box 1847, Wilson, NC 27894
5334892	Email/Text: bankruptcy@bbandt.com	Mar 07 2022 18:12:00	BB&T, Main Branch, Attn: Corp Officer, 223 Nash Street West, Wilson, NC 27893
5334890	+ Email/Text: bknotices@bankofthewest.com	Mar 07 2022 18:12:21	Bank of the West, Attn: Corporate Officer, 180

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			Montgomery Street, 25th Floor, San Francisco, CA 94104-4206
5334891	+ EDI: TSYS2	Mar 08 2022 00:19:00	Barclay Bank Delaware, Attn: Corporate Officer, PO Box 8802, Wilmington, DE 19899-8802
5334894	EDI: CAPITALONE.COM	Mar 08 2022 00:19:00	Capital One, Attn: Corporate Officer, P.O. Box 30285, Salt Lake City, UT 84130-0285
5334895	+ EDI: CAPITALONE.COM	Mar 08 2022 00:19:00	Capital One / BestBuy, Attn: Corp Officer, PO Box 30285, Salt Lake City, UT 84130-0285
5353236	EDI: CAPITALONE.COM	Mar 08 2022 00:19:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5334899	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 07 2022 18:12:00	Chex Systems, Inc., Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
5334900	+ Email/Text: bankruptcy@clearviewfcu.org	Mar 07 2022 18:12:00	Clearview Federal Credit Union, Attn: Corporate Officer, 8805 University Boulevard, Moon Township, PA 15108-4212
5334901	+ EDI: WFNNB.COM	Mar 08 2022 00:19:00	Comenity Bank, Attn: Corp Officer, PO Box 182125, Columbus, OH 43218-2125
5334903	EDI: DISCOVER.COM	Mar 08 2022 00:19:00	Discover Financial Services, Attn: Corporate Officer, PO Box 15316, Wilmington, DE 19850
5340415	EDI: DISCOVER.COM	Mar 08 2022 00:19:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
5334907	Email/Text: bankruptcy.notices@hdfsi.com	Mar 07 2022 18:12:00	Harley-Davidson Credit Corp., Attn: Rider Services - Corp Officer, PO Box 22048, Carson City, NV 89721-2048
5334908	EDI: IRS.COM	Mar 08 2022 00:20:00	Internal Revenue Service, Attn: Corporate Officer, P.O. Box 7346, Philadelphia, PA 19101-7346
5334909	Email/Text: PBNCNotifications@peritussservices.com	Mar 07 2022 18:12:00	Kohl's (Capital One), Attn: Corporate Officer, PO Box 3043, Milwaukee, WI 53201-3043
5334911	Email/Text: denise@LNAAPA.COM	Mar 07 2022 18:12:00	Lake Norman Anesthesia Associates, Attn: Corp Officer, 146 Medical Park Road, Suite 108, Mooresville, NC 28117-8529
5334914	+ EDI: CITICORP.COM	Mar 08 2022 00:19:00	Macys Department Store National Bank, Attn: Corporate Officer, 9111 Duke Blvd, Mason, OH 45040-8999
5334916	EDI: NCDEPREV.COM	Mar 08 2022 00:18:00	NC Department of Revenue, Bankruptcy Unit, PO Box 1168, Raleigh, NC 27602-1168
5335475	EDI: NCDEPREV.COM	Mar 08 2022 00:18:00	North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
5334918	EDI: RMSC.COM	Mar 08 2022 00:20:00	Synchrony, Bankruptcy Dept., Attn: Corporate Officer, PO Box 965060, Orlando, FL 32896-5060
5334919	+ EDI: RMSC.COM	Mar 08 2022 00:20:00	Synchrony Bank/Rooms To Go, Attn: Corp Officer, PO Box 965036, Orlando, FL 32896-5036
5355797	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 07 2022 18:12:00	THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
5826226	+ Email/Text: RASEBN@raslg.com	Mar 07 2022 18:12:00	THE BANK OF NEW YORK MELLON F/K/A THE BA, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5352363	EDI: WFFC.COM	Mar 08 2022 00:19:00	Wells Fargo Bank, N.A., dba Wells Fargo Dealer S, PO Box 19657, irvine, CA 92623-9657
5334920	+ EDI: WFFC.COM	Mar 08 2022 00:19:00	Wells Fargo Dealer Services, Attn: Corp Officer, PO Box 1697, Winterville, NC 28590-1697

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		Legacy Mortgage Asset Trust 2021-GS3
cr		Select Portfolio Servicing, Inc.
cr		THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW
cr		The Bank of New York Mellon f/k/a The Bank of New
5335474	*+	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
5334897	##+	Catawba County Clerk of Court, PO Box 790, ATTN: 15SP584, Newton, NC 28658-0790
5334921	##+	Yadkin Bank, Attn. Corporate Officer, PO Box 888, Elkin, NC 28621-0888

TOTAL: 5 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2022 at the address(es) listed below:

Name	Email Address
Andrew Lawrence Vining	on behalf of Creditor Select Portfolio Servicing Inc. avining@logs.com, logsecf@logs.com
Andrew Lawrence Vining	on behalf of Creditor Goldman Sachs Mortgage Company avining@logs.com logsecf@logs.com
Andrew Lawrence Vining	on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 avining@logs.com logsecf@logs.com
Danielle J. Walle	on behalf of Debtor James Elliott Vane danielle@yourncattorney.com
Micheal Shane Perry	on behalf of Debtor James Elliott Vane shane@collumperry.com katie@collumperry.com
Steven G. Tate	tate13@ch13sta.com
Travis E Menk	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York travis.menk@brockandscott.com wbecf@brockandscott.com

TOTAL: 7

Information to identify the case:

Debtor 1	James Elliott Vane	Social Security number or ITIN	xxx-xx-1298
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	Western District of North Carolina		
Case number:	16-50303		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Elliott Vane

3/7/22

By the court: Laura T. Beyer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.